

United States Bankruptcy Court  
Southern District of Mississippi

In re:  
Thelma Yvette Jordan  
Debtor

Case No. 20-50263-KMS  
Chapter 13

District/off: 0538-6  
Date Rcvd: Jul 30, 2025

User: mssbad  
Form ID: 3180W

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Total Noticed: 34

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 01, 2025:**

Recip ID	Recipient Name and Address
db	+ Thelma Yvette Jordan, 902 N 19th Ave, Hattiesburg, MS 39401-2820
cr	+ Bank United N.A., Kent D. McPhailSHAPIRO & BROWN, LLC, 1080 River Oaks Drive, Suite B-202, Flowood, MS 39232-7603
cr	+ CARRINGTON MORTGAGE SERVICES, LLC, c/o Shapiro & Brown, LLC, 1080 River Oaks Drive, Suite B-202, Flowood, MS 39232-7603
4844768	+ Assurance Credit, 6214 US Hwy 49, Hattiesburg, MS 39401
4846629	+ Bradley P. Jones, Shapiro & Brown, LLC, for Carrington Mortgage Services, LLC, 1080 River Oaks Drive, Suite B-202, Flowood, MS 39232-7603
4844770	+ Conville & Conville, PO Box 681, Hattiesburg, MS 39403-0681
4844772	+ Credit Bureau, 1208 W Pine St, Hattiesburg, MS 39401-5060
4844776	+ Independent Dealers Ad, 780 Buford Hwy, Bldg C-100, Suwanee, GA 30024-2148
4844781	+ True Accord, 53 Maiden Lane, 3rd Floor, San Francisco, CA 94108
4851222	+ U.S. Department of Housing and, Urban Development, U.S. Department of HUD, Five Points Plaza Bldg.40 Marietta Street, Atlanta, GA 30303

TOTAL: 10

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: cstewart@Burr.com	Jul 30 2025 19:32:00	Ascendum Education Solutions, Inc., c/o Burr & Forman LLP, 420 N 20th Street, Suite 3400, Birmingham, AL 35203-5210
4845713	Email/Text: GUARBKe-courtdocs@ascendumeducation.org	Jul 30 2025 19:32:00	Ascendum Education Solutions, Inc, PO Box 8961, Madison WI 53708-8961
4863728	+ Email/Text: michael@car-llc.com	Jul 30 2025 19:32:00	CAPITAL ASSET RECOVERY, PO BOX 192585, DALLAS, TX 75219-8523
4844769	Email/Text: BKBCNMAIL@carringtonms.com	Jul 30 2025 19:32:00	Carrington Mortgage, P.O. Box 3489, Anaheim, CA 92803
4878554	Email/Text: BKBCNMAIL@carringtonms.com	Jul 30 2025 19:32:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806
4966133	Email/Text: BKBCNMAIL@carringtonms.com	Jul 30 2025 19:32:00	BANK UNITED N.A., c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806
4865211	+ Email/Text: ebnnotifications@creditacceptance.com	Jul 30 2025 19:32:00	CREDIT ACCEPTANCE CORPORATION, 25505 W. 12 MILE ROAD, SUITE 3000, SOUTHFILED , MI 48034-8331
4844771	+ Email/Text: ebnnotifications@creditacceptance.com	Jul 30 2025 19:32:00	Credit Acceptance, P.O. Box 5070, Southfield, MI 48086-5070
4844773	+ Email/PDF: creditonebknotifications@resurgent.com	Jul 30 2025 19:38:54	Credit One, PO Box 98872, Las Vegas, NV 89193-8872
4844774	Email/Text: ECMCBKNotices@ecmc.org	Jul 30 2025 19:32:00	ECMC, PO Box 75906, Saint Paul, MN 55175
4864277	Email/Text: ECMCBKNotices@ecmc.org	Jul 30 2025 19:32:00	Educational Credit Management Corporation,

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4844775	+ Email/Text: kristie.pope@hattiesburgclinic.com	Jul 30 2025 19:32:00	(ECMC), PO Box 16408, ST. PAUL MN 55116-0408 Hattiesburg Clinic, PA, 415 S 28th Ave, Hattiesburg, MS 39401-7283
4844779	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 30 2025 19:38:59	LVNV Funding Inc, PO Box 10584, Greenville, SC 29603-0584
4846937	Email/PDF: resurgentbknotifications@resurgent.com	Jul 30 2025 19:38:54	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4844777	Email/Text: govtaudits@labcorp.com	Jul 30 2025 19:32:00	Laboratory Corp of Ame, P.O. Box 2240, Burlington, NC 27216-2240
4844778	+ Email/Text: ml-ebn@missionlane.com	Jul 30 2025 19:32:00	Lendup, 237 Kearney St #372, San Francisco, CA 94108-4502
4844783	Email/Text: EBN@Mohela.com	Jul 30 2025 19:32:00	US Dept of Education, P.O. Box 105347, Atlanta, GA 30348-5347
5115206	EDI: MSDOR	Jul 30 2025 23:31:00	Mississippi Department of Revenue, Bankruptcy Section, P.O. Box 22808, Jackson, MS 39225-2808
4855376	+ Email/Text: ECMCBKNotices@ecmc.org	Jul 30 2025 19:32:00	Navient Solutions, LLC. on behalf of, ECMC, PO BOX 16408, St Paul, MN 55116-0408
4844780	+ Email/Text: ABENTLEY@OKINUS.COM	Jul 30 2025 19:32:00	Okinus, Inc., PO Box 691, Pelham, GA 31779-0691
4844782	^ MEBN	Jul 30 2025 19:29:16	US Attorney General, US Dept of Justice, 950 Pennsylvania AveNW, Washington, DC 20530-0001
4844784	+ Email/Text: ebone.woods@usdoj.gov	Jul 30 2025 19:32:00	US Dept of Education, c/o U.S. Attorney, 501 E. Court St, Ste 4.430, Jackson, MS 39201-5025
4844785	+ Email/PDF: OGCRegionIVBankruptcy@hud.gov	Jul 30 2025 19:38:53	US Dept of HUD, 451 7th St SW, Washington, DC 20410-0001
4844786	+ Email/Text: ebone.woods@usdoj.gov	Jul 30 2025 19:32:00	US Dept of HUD, c/o U.S. Attorney, 501 E. Court St, Ste 4.430, Jackson, MS 39201-5025

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Carrington Mortgage Services, LLC as servicer for

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 01, 2025

Signature: /s/Gustava Winters

District/off: 0538-6

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 30, 2025 at the address(es) listed below:

Name	Email Address
Andrew Pete Cicero, III	on behalf of Creditor Ascendum Education Solutions Inc. dcicero@balch.com, mgunnells@burr.com
Bradley P Jones	on behalf of Creditor CARRINGTON MORTGAGE SERVICES LLC msbankruptcy@logs.com
David Rawlings	ecfnotices@rawlings13.net sduncan@rawlings13.net
David Rawlings	on behalf of Trustee David Rawlings ecfnotices@rawlings13.net sduncan@rawlings13.net
Eric C Miller	on behalf of Creditor Carrington Mortgage Services LLC as servicer for BANK UNITED logsecf@logs.com
Eric C Miller	on behalf of Creditor Bank United N.A. logsecf@logs.com
J. Gary Massey	on behalf of Creditor CARRINGTON MORTGAGE SERVICES LLC MSBankruptcy@LOGS.com
Thomas Carl Rollins, Jr	on behalf of Debtor Thelma Yvette Jordan trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
Tracy A. Walley	on behalf of Trustee David Rawlings twalley99598@gmail.com twalleylaw@gmail.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 10

**Information to identify the case:**

Debtor 1	<b>Thelma Yvette Jordan</b>	Social Security number or ITIN <b>xxx-xx-4906</b>
	First Name    Middle Name    Last Name	EIN <b>-----</b>
Debtor 2 (Spouse, if filing)	First Name    Middle Name    Last Name	Social Security number or ITIN <b>-----</b>
		EIN <b>-----</b>

United States Bankruptcy Court for the **Southern District of Mississippi**

Case number: **20-50263-KMS**

**Order of Discharge****12/18**

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

**Thelma Yvette Jordan**

Dated: 7/30/25

**By the court:** /s/Katharine M. Samson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**